

Form B18 (Official Form 18)(07/08)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Evelyn M. Torres 1756 Maplevue SE Kentwood, MI 49508 SSN: xxx-xx-2816 Debtor(s)	Case Number 09-10784-swd Chapter 7 Honorable Scott W. Dales
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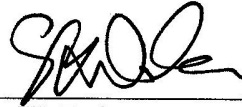
DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: January 25, 2010

BY THE COURT



Scott W. Dales
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM B18 continued (07/08)

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0646-1
Case: 09-10784User: marlene
Form ID: bl8Page 1 of 2
Total Noticed: 36

Date Rcvd: Jan 25, 2010

The following entities were noticed by first class mail on Jan 27, 2010.

db +Evelyn M. Torres, 1756 Mapleview SE, Kentwood, MI 49508-4959
ust +Jill M. Gies, U.S. Department of Justice, OUST, 211 West Fort, Suite 700,
Detroit, MI 48226-3263
cr +Fifth Third Bank, P. O. Box 829009, Dallas, Tx 75382-9009
cr +HUNTINGTON NATIONAL BANK, C/O WELTMAN, WEINBERG & REIS, 2155 BUTTERFIELD DR STE 200-S,
TROY, MI 48084-3463
5574726 +Account Receivables Solutions, Inc., 301 N. Clinton Ave., Saint Johns, MI 48879-2513
5574727 +Beatrice Marrero, PO Box 1072, Corozal, PR 00783-1072
5574729 Bk Of Amer, 4060 Ogletown/stanton Rd, Newark, DE 19713
5574728 +Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410-8119
5574730 Blatt, Hasenmiller, Leibsker & Moore LLC, 125 South Wacker Dr. Ste. 400,
Chicago, IL 60606-4440
5574733 +City Of Grand Rapids Treasurer, 300 Monroe Ave. NW, Grand Rapids, MI 49503-2206
5574734 +City Of Grand Rapids Water & Sewer, 1101 Monroe Ave. NW, Grand Rapids, MI 49503-1099
5574735 Consumers Energy, Lansing, MI 48937-0001
5574736 +David Wolfe, Weltman, Weinberg & Reis Co., 2155 Butterfield Dr. Ste. 200-S,
Troy, MI 48084-3463
5574725 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: 5th 3rd Bk, Fifth Third Center, Cincinnati, OH 45263)
5574738 +Hntingtn Ntl, 7450 Huntington Pk Dr, Columbus, OH 43235-5617
5574739 +Hntingtn Ntl, 7450 Huntington Prk Dr H, Columbus, OH 43235-5617
5574740 +Huntingt Mtg, Po Box 1558, Columbus, OH 43216-1558
5574741 +Kent County Treasurer, PO Box Y, Grand Rapids, MI 49501-4925
5574742 +Mecosta County Treasurer, 400 Elm St., Big Rapids, MI 49307-1889
5574743 +Pater Law PC, 714 Michigan Ave. Ste. B, Holland, MI 49423-6903
5574744 +South Christian High School, 160 68th St SW, Grand Rapids, MI 49548-7198
5574745 +Target N.b., Po Box 673, Minneapolis, MN 55440-0673
5574746 +Tracy L. Miles & Joshua M. Holton, 918 Loudon, Big Rapids, MI 49307-1232

The following entities were noticed by electronic transmission on Jan 25, 2010.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,
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The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
5574731 +EDI: CHASE.COM Jan 25 2010 18:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
5574732 +E-mail/Text: jschneid@ci.big-rapids.mi.us City Of Big Rapids,
226 N. Michigan Ave., Big Rapids, MI 49307-1489
5574737 +EDI: DTEE.COM Jan 25 2010 18:08:00 DTE Energy, 3200 Hobson St., Detroit, MI 48201-2927
5574747 +EDI: TSYS2.COM Jan 25 2010 18:08:00 Vidsnb, 9111 Duke Blvd, Mason, OH 45040-8999
TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0646-1
Case: 09-10784

User: marlene
Form ID: b18

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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.